

**AMENDMENT TO THE AMENDMENT**  
**IN THE NATURE OF A SUBSTITUTE**  
**OFFERED BY MR. BARRETT OF WISCONSIN**  
**[Title I-Insurance data disclosure]**

Page I-1 1, after line 20, insert the following new paragraph:

1           “(4) **INSURANCE DATA DISCLOSURE.-**  
2           “(A) **IN GENERAL.-** Any bank or bank  
3           holding company which underwrites or sells, or  
4           any affiliate of which underwrites or sells, an-  
5           nuities contracts or contracts insuring, guaran-  
6           teeing, or indemnifying against loss, harm,  
7           damage, illness, disability, or death, with regard  
8           to lines of insurance involving automobiles,  
9           homeowners, or small businesses shall be re-  
10          quired by the appropriate Federal banking  
11          agencies, acting through the Financial Institu-  
12          tions Examination Council, to collect informa-  
13          tion on the race, gender, ethnicity, income level,  
14          and census tract or block numbering areas of  
15          the place of residence of the purchasers of (and

1 applicants for) any such contracts which were  
2 sold or underwritten by such bank, company, or  
3 affiliate.

4 “(B) INFORMATION RELATING TO ANNU-  
5 ITIES CONTRACTS.—Insurance company affili-  
6 ates of banks or bank holding companies shall  
7 also collect information on action taken on ap-  
8 plications for the types of annuities contracts  
9 listed **in** subparagraph (A), including approvals,  
10 denials, withdrawals, incompletes, and ap-  
11 proved-but-not-accepted contracts.

12 “(C) COLLECTION REQUIREMENTS. - The  
13 appropriate Federal banking agencies, acting  
14 through the Financial Institutions Examination  
15 Council, shall require the information described  
16 in the subparagraphs (A) and (B) to be col-  
17 lected on an annual basis and made available to  
18 the public as soon after each annual period as  
19 is practicable.